

Claim #1980

07-15-2013

Dear Sir/Madam:

We, Nestor Fantone and Bernadette Fantone, are appealing the court and grant our request to have a 30 year fixed monthly payment of \$613.38. We are concern that the current term of our loan will adjust in the future which may not be affordable and force us to sell just like 3 other properties that we had lost and sold short after a failed negotiation to lower the payment.

We had a property whose address is 200 Boardagary lane Coalinga, California 93210 which was also serviced by GMAC and the loan Number is 0307715172 which was sold short due to a failed negotiation to lower our payment as the loan balance increases even we make the payments. We had lost this property in 2009.

We had suffered lower credit scores as a result of this as well as mental anguish and frustration due to the amount of time, effort, maintenance and improvement we have made on this property. We easily invested \$10,000.00 in this property in improvements.

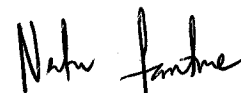

We had also another property which is serviced by GMAC whose address is 160 walker lane Coalinga, California 93210 that we had lost due to a short sale after a failed negotiation to lower our payment this also increases the loan balance even if we make payments.

My wife who currently just retired from Coalinga State due to a surgery that required me to assist her full time.

I have attached a paystub of my wife to show that she had retired and a copy of the surgery and full assistance she needs. The reason I attached this is to emphasize that any adjustment in the future payment of our mortgage will hurt us.

We will greatly appreciate your response and share information with HAMP and HOPE NOW the final settlement that will result.

Sincerely,


Nestor Fantone and 
Bernadette Fantone

